

Mixing dollars and sense

Financial tips raise family savings

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DENTON — Another welfare-reduction program run by Caroline County Department of Social Services aimed at reintegration had its conclusion Dec. 11. Certificates of completion were handed out after the final lesson.

Dollars and Sense is a comprehensive finance course run by the department aimed at imparting financial knowledge to families. Some initial participants didn't have a bank account prior to the classes.

Fostering partnerships throughout the community, the Caroline County Department of Social Services helped to demonstrate the program and keep it successful. Participation was high throughout the course's run, exemplifying a high interest level from students and a popular curriculum.

Caroline County Department of Social Services joined hands with Chesapeake College's Off-the-Job Training and Work Force training. Chesapeake College extends a think tank into Mid Shore communities, providing a site and resources to academic, Caroline



Participants and instructors celebrated the completion of the Dollars and Sense program Dec. 11 at the Market Street Cafe. The program gave families principles of personal finance to help them succeed.

County Department of Social Services were quick to utilize their expertise. Bringing Market Street Cafe owners Bob Borkowski and Wendy Armstrong into the participation. Caroline County Department of Social Services found a central location for the class with catering provided. Tuesday evenings saw a busier crowd as more motivated around a common goal.

Rita Mielke was brought from Centreville National Bank of Maryland to teach. Mielke is a part-time employee at Chesapeake College and dealt with finance theories and basics to understanding the economy, payment plans, interest rates and purchase options. She tried to

magnitude the fine print and let her students in on the differences among one institutions and company products. She drew attention to gamblers employed to recruit customers that "it's legal, but not necessarily ethical," she said. "Read the fine print."

While some suggestions may seem obvious, some people never have had any experience with money management. These are the people preyed upon, making "deals" that profit the customer's pocket.

Instruction on what is and isn't important to note, how to make spending plans, along with the theory of credit and interest and the legal necessity for a compa-

ny to inform you of its policies has hit many poverty-stricken families away from reinforcing bad habits.

Mielke stressed the need to be saving, something no matter how small. Paying attention to spending habits is primary to financial recovery.

"The place is where they start their financial investment," Mielke said of the students, noting that "about half the class has perfect attendance."

"The class has been very open-minded," said Mielke. "Maryland Caroline County Department of Social Services assistant director for family investment, "they've been able to experience the theory of money management." The class has focused on the discussion of principles then to "internalize them."

Mielke said the formation of partnerships is a really key aspect in programs like this.

"Really that's what it's all about (bringing community facets together to offer services). That's the only way we can make sure we serve our customers," she said.

In programs like this that have decreased welfare cases 79.2 percent since 1996. The state average is a little less than 65 percent.

Caroline County doesn't enjoy as an extensive public transportation system, and is less economically developed than the rest of Maryland's counterparts. Such an increase is admirable, said Larry Pinker from the Maryland Department of Human Resources.

"Caroline County certainly have their hands up in the air," he said. "They're doing an excellent job down there."